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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO
10/577,610	09/25/2006	Simcha Gendelman	4529/97323	5371
24628 7590 07/31/2008 Husch Blackwell Sanders, LLP			EXAM	IINER
Welsh & Katz 120 S RIVERSIDE PLAZA 22ND FLOOR			KANERVO, VIRPI H	
			ART UNIT	PAPER NUMBER
CHICAGO, IL 60606			3691	
			MAIL DATE	DELIVERY MODE
			07/31/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary

(1) VIRRI H KANERVO

 Application No.
 Applicant(s)

 10/577,610
 GENDELMAN, SIMCHA

 Examiner
 Art Unit

 VIRPI H. KANERVO
 3691

(3)SANFORD COLB

All participants (applicant, applicant's rep	resentative, PTO personnel):
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(1) VIII TH. IOHVERVO.	(3)OAINI OND COLD.				
(2)	(4)				
Date of Interview: 29 July 2008.					
Type: a)☐ Telephonic b)☐ Video Conference c)☑ Personal (copy given to: 1)☐ applicant	2)⊠ applicant's representative]				
Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No. If Yes, brief description:					
Claim(s) discussed: 1.					
Identification of prior art discussed: Knox (2002/0194122 A1).					
Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.					

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The prior art references and amendment to claim 1 were discussed. It was agreed that "a credit card account associated with said prepaid card issuer" could mean "a credit card account of said prepaid card issuer" owner means a credit card account of said prepaid card issuer." Amendment with this meaning appears to distinguish over the prior art.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE. OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Alexander Kalinowski/ SPE Art Unit 3691

Examiner Note: You must sign this form unless it is an Examiner's signature, if required